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SAUK CENTRE, MN 56378

September 8, 2005

John F. Carter, Director
FDIC
San Francisco Regional Office
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

Dear Mr. Carter:

Wal-Mart's effort to enter the banking field with its application for deposit insurance for its pending Utah based ILC is a dangerous trend as it will be mixing banking and commerce.

I have been in banking for 72 years and Wal-Mart's present move reminds me of the branch banking issue years ago. Those who pursued branching got a little but ended up with nationwide branching.

If Wal-Mart is successful, they may have a branch in many if not all of their stores.

Sincerely yours,

Pat DuBois
Chairman

PD:mb